

Information to identify the case:

Debtor 1	<u>Joseph William Nittoso</u>	Social Security number or ITIN	xxx-xx-9820
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Therese Celeste Edwards</u>	Social Security number or ITIN	xxx-xx-1628
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-35590-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph William Nittoso

Therese Celeste Edwards

4/6/23

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph William Nittoso
Therese Celeste Edwards
Debtors

Case No. 17-35590-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 06, 2023

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph William Nittoso, Therese Celeste Edwards, 110 Lexington Avenue, Bloomfield, NJ 07003-5765
517242463	ACS Education Services, C/o Acs, Utica, NY 13501
517242462	+ ACS Education Services, Po Box 7052, Utica, NY 13504-7052
517242464	+ AES/Brazosus, Attn: Bankruptcy, Po Box 8183, Harrisburg, PA 17105-8183
517242473	+ Am Std Asst, 100 Cambridge St Ste 160, Boston, MA 02114-2547
517242472	+ Am Std Asst, 100 Cambridge St., Suite 1600, Boston, MA 02114-2518
517242491	+ Linda Evans, 150 Madison Avenue, Westfield, NJ 07090-4218
517242496	+ M&T Bank, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517473799	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517242500	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
517242501	+ Suzanne Lashley, 824 Central Avenue, Plainfield, NJ 07060-2333
517242513	+ Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 06 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 06 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Apr 07 2023 00:28:00	AIS Portfolio Services, LP Attn: Ally Financial De, 4515 N Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RMSC.COM	Apr 07 2023 00:25:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517242465	+ Email/Text: bncnotifications@pheaa.org	Apr 06 2023 20:38:00	AES/Brazosus, Pob 61047, Harrisburg, PA 17106-1047
517242466	+ Email/Text: bncnotifications@pheaa.org	Apr 06 2023 20:38:00	Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
517242468	+ Email/Text: bncnotifications@pheaa.org	Apr 06 2023 20:38:00	Aes/nct, Pob 61047, Harrisburg, PA 17106-1047
517242470	+ EDI: GMACFS.COM	Apr 07 2023 00:25:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
519277867	+ EDI: AISACG.COM		

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		Apr 07 2023 00:28:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517281483	EDI: GMACFS.COM		
		Apr 07 2023 00:25:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517242471	+ EDI: GMACFS.COM		
		Apr 07 2023 00:25:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517242474	+ Email/Text: bk@avant.com		
		Apr 06 2023 20:39:00	Avant Credit, Inc, Attention Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
517242475	+ Email/Text: bk@avant.com		
		Apr 06 2023 20:39:00	Avant Credit, Inc, 222 N. Lasalle Suite 170, Chicago, IL 60601-1003
517242477	+ EDI: TSYS2		
		Apr 07 2023 00:25:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
517242476	+ EDI: TSYS2		
		Apr 07 2023 00:25:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517360436	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 06 2023 20:52:10	CACH, LLC its successors and assigns as assignee, of Avant, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517242480	EDI: CAPITALONE.COM		
		Apr 07 2023 00:25:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517242478	+ EDI: CAPITALONE.COM		
		Apr 07 2023 00:25:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517298516	EDI: CAPITALONE.COM		
		Apr 07 2023 00:25:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517242483	+ EDI: RMSC.COM		
		Apr 07 2023 00:25:00	Care Credit, P.O. Box 960061, Orlando, FL 32896-0061
517242482	+ EDI: RMSC.COM		
		Apr 07 2023 00:25:00	Care Credit, PO Box 965036, Orlando, FL 32896-5036
517364716	+ EDI: WFNNB.COM		
		Apr 07 2023 00:25:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517274620	Email/Text: ECMCBKNotices@ecmc.org		
		Apr 06 2023 20:39:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517242486	^ MEBN		
		Apr 06 2023 20:35:08	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517242487	^ MEBN		
		Apr 06 2023 20:35:09	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
517242488	^ MEBN		
		Apr 06 2023 20:35:47	Experian, P.O. Box 2002, Allen, TX 75013-2002
517242489	^ MEBN		
		Apr 06 2023 20:35:30	Experian, P.O. Box 4500, Allen, TX 75013-1311
517242490	EDI: IRS.COM		
		Apr 07 2023 00:25:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
517242484	EDI: JPMORGANCHASE		
		Apr 07 2023 00:25:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517242485	EDI: JPMORGANCHASE		
		Apr 07 2023 00:25:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517360443	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 06 2023 20:52:01	LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517242493	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 06 2023 20:52:10	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517242495	Email/Text: camanagement@mtb.com		

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		Apr 06 2023 20:39:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
517242494	Email/Text: camanagement@mtb.com		
		Apr 06 2023 20:39:00	M & T Bank, Po Box 844, Buffalo, NY 14240
517365731	Email/Text: camanagement@mtb.com		
		Apr 06 2023 20:39:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
517242497	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 06 2023 20:39:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517242499	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 06 2023 20:39:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517276050	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 06 2023 20:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517265608	+ Email/Text: TSIBNCBOX4275@tsico.com		
		Apr 06 2023 20:38:00	National Collegiate Student Loan Trust 2004-2, Po Box 4275, Norcross, GA 30091-4275
517265607	+ Email/Text: TSIBNCBOX4275@tsico.com		
		Apr 06 2023 20:38:00	National Collegiate Student Loan Trust 2005-3, Po Box 4275, Norcross, GA 30091-4275
517258640	EDI: PRA.COM		
		Apr 07 2023 00:28:00	Portfolio Recovery Associates, LLC, c/o Cabelas Club, POB 41067, Norfolk VA 23541
517242498	Email/Text: signed.order@pfwattorneys.com		
		Apr 06 2023 20:38:00	Midland Funding, Att: Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
518140064	+ Email/Text: bncmail@w-legal.com		
		Apr 06 2023 20:39:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518140065	+ Email/Text: bncmail@w-legal.com		
		Apr 06 2023 20:39:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517245620	+ EDI: RMSC.COM		
		Apr 07 2023 00:25:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517242504	+ EDI: RMSC.COM		
		Apr 07 2023 00:25:00	Synchrony Bank/ HH Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
517242503	+ EDI: RMSC.COM		
		Apr 07 2023 00:25:00	Synchrony Bank/ HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517242505	+ EDI: RMSC.COM		
		Apr 07 2023 00:25:00	Synchrony Bank/Chevron, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517242506	+ EDI: RMSC.COM		
		Apr 07 2023 00:25:00	Synchrony Bank/Chevron, P.o Box 965015, Orlando, FL 32896-5015
517242507	+ EDI: RMSC.COM		
		Apr 07 2023 00:25:00	Synchrony Bank/Linen N' Things, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517242508	+ EDI: RMSC.COM		
		Apr 07 2023 00:25:00	Synchrony Bank/Linen N' Things, Po Box 965005, Orlando, FL 32896-5005
517242510	+ EDI: WTRRN BANK.COM		
		Apr 07 2023 00:25:00	Target, Po Box 673, Minneapolis, MN 55440-0673
517242509	+ EDI: WTRRN BANK.COM		
		Apr 07 2023 00:25:00	Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517242511	^ MEBN		
		Apr 06 2023 20:34:32	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
517242512	^ MEBN		
		Apr 06 2023 20:35:40	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
517367273	+ EDI: AIS.COM		
		Apr 07 2023 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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517242515	+ EDI: WFFC2	Apr 07 2023 00:25:00	Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704
517242516	+ EDI: WFFC2	Apr 07 2023 00:25:00	Wells Fargo Auto Finance, Po Box 29704, Phoenix, AZ 85038-9704
517242518	+ EDI: WFFC2	Apr 07 2023 00:25:00	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
517242517	+ EDI: WFFC2	Apr 07 2023 00:25:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517280130	+ EDI: WFFC2	Apr 07 2023 00:25:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
517309049	EDI: WFFC2	Apr 07 2023 00:25:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517320062	+ EDI: WFFC2	Apr 07 2023 00:25:00	Wells Fargo Bank, N.A. - Wells Fargo Auto Finance, 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
517242519	+ EDI: WFFC2	Apr 07 2023 00:25:00	Wf Pll, P.o. Box 94435, Albuquerque, NM 87199-4435
517242520	+ EDI: CAPITALONE.COM	Apr 07 2023 00:25:00	Worlds Foremost Bank N, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463
517242521	+ EDI: CAPITALONE.COM	Apr 07 2023 00:25:00	Worlds Foremost Bank N, 4800 Nw 1st Street, Lincoln, NE 68521-4463

TOTAL: 66

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial Inc., PO Box 130424, Roseville, MN 55113-0004
517242467	*+	Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
517242469	*+	Aes/nct, Pob 61047, Harrisburg, PA 17106-1047
517242481	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517242479	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517242514	*+	Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494
517242492	##+	Linda Evans, c/o Lawrence & Gerges LLC, 140 Mountain Avenue, Suite 204, Springfield, NJ 07081-1725
517242502	##+	Suzanne Lashley, c/o Lawrence & Gerges LLC, 140 Mountain Avenue, Suite 204, Springfield, NJ 07081-1725

TOTAL: 0 Undeliverable, 6 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2023 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Joseph William Nittoso yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
David G. Beslow	on behalf of Joint Debtor Therese Celeste Edwards yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Joint Debtor Therese Celeste Edwards yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Mark Goldman	on behalf of Debtor Joseph William Nittoso yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Regina Cohen	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9